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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/759,259	01/16/2001	Arun Ahuja	CITI0210-US	9489
27510	7590	06/11/2004	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. SUITE 900 WASHINGTON, DC 20005			NGUYEN, NGA B	
			ART UNIT	PAPER NUMBER
				3628

DATE MAILED: 06/11/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/759,259	AHUJA ET AL.	
	Examiner	Art Unit	
	Nga B. Nguyen	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 16 January 2001.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-31 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-31 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 7/5/2001.

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ .

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____

DETAILED ACTION

1. This Office Action is in response to the communication filed on January 16, 2001, which paper has been placed of record in the file.
2. Claims 1-31 are pending in this application.

Information Disclosure Statement

3. The information disclosure statement (IDS) submitted on July 5, 2001 is being considered by the examiner.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims 1-31 are rejected under 35 U.S.C. 102(b) as being anticipated by Kawan, U.S. Patent No. 5,796,832.

Regarding to claim 1, Kawan discloses a financial information and transaction system comprising:

a host financial computer system, said host system maintaining records of user account information (column 9, lines 19-22);

a plurality of user interface terminals for accessing said host financial computer system, at least one of said terminals comprising first means for wirelessly transmitting and receiving data, and a smart card reader (column 9, lines 23-27);

a wireless communications interface comprising a second means for wirelessly transmitting and receiving data operatively counted to said at least one of said terminals comprising a second means for wirelessly transmitting and receiving data (column 9, lines 28-32); and

a communications interface coupled to said wireless communications interface and coupled to said host system (column 9, lines 33-34);

wherein data corresponding to said user account information is exchanged between said host system and said at least one of said terminals comprising first means for wirelessly transmitting and receiving data via said wireless communications interface and said communications interface, such that a user obtains information and performs transactions on said host financial system through a smart card device that is coupled to said smart card reader, said smart card device including means for encrypting data which is exchanged with said host financial system (column 9, lines 35-45).

Regarding to claim 2, Kawan discloses the financial information and transaction system according to claim 1, wherein said communication means comprises means for transmitting and receiving data at a frequency of about 900 megahertz or more (column 9, lines 46-49).

Regarding to claim 3, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one terminal comprises a plurality of said terminals devices coupled to a common wireless transmitting and receiving station (column 9, lines 50-53).

Regarding to claim 4, Kawan discloses the financial information and transaction system according to claim 1, wherein said plurality of said terminals are arranged in a local area network (column 9, lines 54-56).

Regarding to claim 5, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one of said terminals comprises a wireless cellular telephone device (column 9, lines 57-59).

Regarding to claim 6, Kawan discloses the financial information and transaction system according to claim 5, wherein said wireless cellular telephone device includes a smart card reader incorporated therein (column 9, lines 60-63).

Regarding to claim 7, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one of said terminals comprises a portable terminal that includes a keypad and display (column 9, lines 64-67).

Regarding to claim 8, Kawan discloses the financial information and transaction system according to claim 7, wherein said portable terminal is supplied with ac power from a standard power supply (column 10, lines 1-3).

Regarding to claim 9, Kawan discloses the financial information and transaction system according to claim 7, wherein said portable terminal is battery operated (column 10, lines 4-6).

Regarding to claim 10, Kawan discloses the financial information and transaction system according to claim 4, wherein local area network includes a plurality of personal computers, each having smart card readers by which a user encrypts and decodes data which is exchanged with said host system (column 10, lines 7-11).

Regarding to claim 11, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one terminal is operatively coupled to a security system for controlling access to various physical locations each associated with a smart card reader, said security system providing access to said various locations by matching information stored on a user smart card which is inserted into said associated smart card readers (column 10, lines 12-19).

Regarding to claim 12, Kawan discloses the financial information and transaction system according to claim 1, wherein said smart card device includes a plurality of tiles stored therein (column 10, lines 20-22).

Regarding to claim 13, Kawan discloses the financial information and transaction system according to claim 12, wherein one of said plurality of files corresponds to an encryption key which is executed by processing means provided in said smart card device, thereby encrypting data provided to said smart card device (column 10, lines 23-27).

Regarding to claim 14, Kawan discloses the financial information and transaction system according to claim 12, wherein one of said plurality of files is a banking card debit file, said banking card debit file containing data elements for execution of a debiting of said user account (column 10, lines 28-32).

Regarding to claim 15, Kawan discloses the financial information and transaction system according to claim 12, wherein one of said plurality of files is an electronic prepaid function file, said electronic prepaid function file maintaining data elements

representative of a monetary value which is augmented or decremented by said at least one of said terminals upon authorization by the user (column 10, lines 33-38).

Regarding to claim 16, Kawan discloses the financial information and transaction system according to claim 15, wherein said authorization is obtained by the user inputting a personal identification number associated with the user's account (column 10, lines 39-42).

Regarding to claim 17, Kawan discloses the financial information and transaction system according to claim 13, wherein one of said plurality of files is an electronic purse function file, said electronic purse function file maintaining data elements representative of a monetary value which is augmented or decremented by said at least one of said terminals (column 10, lines 43-48).

Regarding to claim 18, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one of said terminals is coupled to a security system for controlling access to various physical locations each associated with a smart card reader, wherein said smart card device includes at least one file containing data elements for providing authorization to access one or more of said physical locations (column 10, lines 49-56).

Regarding to claim 19, Kawan discloses the financial information and transaction system according to claim 18, wherein said smart card device includes a biometric identification file which contains identification data corresponding to unique physical characteristics of a user, said identification data being used to authorize access to one or more of said physical locations (column 10, lines 57-62).

Regarding to claim 20, Kawan discloses the financial information and transaction system according to claim 18, wherein said authorization to access said one or more physical locations is obtained by the user inputting a personal identification number associated with the user (column 10, lines 63-67).

Regarding to claim 21, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one of said terminals is coupled to a host system for controlling access to a communication network and wherein said smart card device includes at least one file containing data elements for providing authorization to access said communication network (column 11, lines 1-7).

Regarding to claim 22, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one of said terminal is coupled to a host system for controlling access to a network device and wherein said smart card device includes at least one file containing data elements for providing authorization to access said network service (column 11, lines 8-13).

Regarding to claim 23, Kawan discloses the financial information and transaction system according to claim 1, wherein said at least one of said terminals is coupled to a host system for controlling access to a data base and wherein said smart card device includes at least one file containing data elements for providing authorization to access said data base (column 11, lines 14-19).

Regarding to claim 24, Kawan discloses the financial institution and transaction system according to claim 21, wherein said smart card device includes a biometric identification file which contains identification data corresponding to unique physical

characteristics of said user, said identification data being used to authorize access to said communication network (column 11, lines 20-25).

Regarding to claim 25, Kawan discloses the financial institution and transaction system according to claim 22, wherein said smart card device includes a biometric identification file which contains identification data corresponding to unique physical characteristics of said user, said identification data being used to authorize access to said network service (column 11, line 26-column 12, line 2).

Regarding to claim 26, Kawan discloses the financial institution and transaction system according to claim 23, wherein said smart card device includes a biometric identification file which contains identification data corresponding to unique physical characteristics of said user, said identification data being used to authorize access to said data base (column 12, lines 3-8).

Regarding to claim 27, Kawan discloses the financial information and transaction system according to claim 21, wherein said authorization to access said communication network is obtained by the user inputting a personal identification number associated with the user (column 12, lines 9-13).

Regarding to claim 28, Kawan discloses the financial information and transaction system according to claim 22, wherein said authorization to access said network service is obtained by the user inputting a personal identification number associated with the user (column 12, lines 14-17).

Regarding to claim 29, Kawan discloses the financial information and transaction system according to claim 23, wherein said authorization to access said data base is

obtained by the user inputting a personal identification number associated with the user (column 12, lines 18-21).

Regarding to claim 30, Kawan discloses the financial information and transaction system according to claim 1, wherein said plurality of terminals are arranged as part of a wide area network (column 12, lines 22-24).

Regarding to claim 31, Kawan discloses the financial information and transaction system according to claim 1, wherein said terminal comprises an automatic teller machine (column 12, lines 25-27).

Conclusion

6. Claims 1-31 are rejected.
7. The prior arts made of record and not relied upon is considered pertinent to applicant's disclosure:

Takami et al. (US 6,536,661) disclose an electronic money transaction system with a radio transmitter and receiver using a portable telephone.

Walsh et al. (US 6,230,970) disclose an electronic hand-held device and method for inputting and sending requests and for receiving and outputting responses to the requests.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (703) 306-2901. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (703) 308-0505.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 306-1113.

9. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Or faxed to:

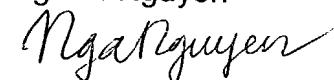
(703) 872-9326 (for formal communication intended for entry),

or

(703) 308-3691 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, Seventh Floor (Receptionist).

Nga B. Nguyen



May 25, 2004